

1. Introduction and overview

Public Benefit statement

The members of the PCC have complied with their duty as charity trustees having regard to the Guidance of Public Benefit published by the Charities Commission in exercising their powers.

Governing Documents

The PCC operates under two approved governing documents which are both Church of England Measures :

- 1.The Parochial Church Councils (Powers) Measure 1956 as amended.
- 2.The Church Representation Rules as updated in 2020 (contained in Schedule 3 to the Synodical Government Measure 1969 as amended).

Objectives and Activities

St Mary's PCC has the responsibility of co-operating with the Incumbent in promoting the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the ecclesiastical parish. It also has maintenance responsibility for the Church of St Mary Without-the-Walls, Handbridge, Chester and of the St. Mary's Handbridge Centre.

Church Attendance

In April 2019 the total number on **St. Mary's Electoral Roll** was **197** of whom **62** were not resident in the parish. Diocesan statistics record that during October 2019 the average Sunday attendance at St. Mary's was 127 adults aged 16yrs+.The numbers were considerably higher on Sundays in Advent (397 adults) and at the main Christmas services (461adults).

Membership

In 2019 the PCC met 6 times with an average attendance of 82%

Members of the PCC are either elected by the APCM in accordance with Church Representation Rules, appointed as ex-officio or are co-opted..

Since April 2019 the following have served as members of St. Mary's PCC:

Incumbent: Revd Richard Patrick Whaite,BSc,BA,(Rector since October 2019 and PCC Chairman)

Assistant Priest: Revd. Laura Rhodes (and Anglican Chaplain at Chester University)

Churchwardens: Mr Edward (Ted) W Graham (Vice- Chairman)

Mrs Helen M Brophy,

[After six years of service at St. Mary's, Helen Brophy, Churchwarden, now stands down whilst Ted Graham continues to serve for a further 12 months.]

Deanery Synod Representatives until 2020 : Mr John Parkin (also on Diocesan Synod and PCC elected member), Mr Klaus Armstrong Braun (DS elected and PCC co-opted), Mrs Wendy Gorman (DS elected and PCC co-opted : resigned 2019):

PCC Elected Members:

Denise Parkin (Secretary)

Terry Coe

Emma Degg

Jean Fyfe (moved away)

Catherine Jones

John H Scott

Guy Shapland

John G Parkin (Treasurer)

Peter Collins

Peter Dove

David Gilburt (since 2019)

Alison McLellan

Mavis Sellers

Alun Williams

During 2019 Jean Fyfe moved away for family reasons. So at this Annual Meeting in 2020 there are 4 PCC vacancies for elected members. Mavis Sellars, Catherine Jones and Alun Williams have submitted

nominations to serve for a further three years and Terry Coe, is now nominated as a St. Mary's representative on Deanery Synod, and so will become a co-opted PCC member. This leaves a vacancy for one further elected representative.

During 2019 PCC members, Pete Dove (**Safeguarding**), Peter Collins (**Insurance**) and Alun Williams (**Health and Safety**) have maintained steady overview of these important areas of responsibility. Catherine Jones continues as **Editor of the Parish Magazine**. Also John Scott, together with two other church members, has continued to serve as a **Foundation Governor at Overleigh St. Mary, Church of England Primary School**.

Meanwhile paid staff, Brian Dickinson (**Verger**), Doris Keen (**Parish Administrator**) and Joanna and Sarah, our cleaners have continued to offer excellent support.

The Ministry Team

Incumbent: (since October 2019) Revd Richard Patrick Whaite, BSc,BA, Rector

Assistant Priest: Revd. Laura Rhodes (and Anglican Chaplain at Chester University)

Hon.Assistant retired clergy: Rev.John Carhart, Rev.Maureen Pickering, Rev. William Hamilton & Rev.Michael Tompkins

Lay Reader: Robert Croft (until September 2019, upon the commencement of ordination training in Birmingham))

Reader Emeritus: Linda Manning

During the **Vacancy from April - Sept 2019**, the supportive clergy group met regularly to plan the pattern of services at St. Mary's.

Throughout the year, involvement of the laity in ministry has been encouraged and well-supported in many and varied ways. Home administration of the Eucharist to the elderly and housebound has continued and the team of **Baptism Visitors** visit and support families coming to St. Mary's for baptism from homes in the parish and beyond.

Congregation members also take part in church services as servers, chalice assistants, lesson readers and intercession leaders and the **Choir** (under the inspiring direction of Michael Reynolds), the **Bell Ringers**, and the **Flower Arrangers** continue to make a very meaningful contribution to church life through their ongoing and steadfast ministry. New members join all these important groups as others stand down after long years of service, but the enthusiasm and commitment is maintained.

The varied support of volunteers from the church includes all the lay support offered to the services and activities for **children and young people** who, with their families, are coming to St. Mary's, maybe for the first time. 2019 has seen a growing number of families attending the Storytelling Service and Messy Church, and enquiries about baptism and other church activities have risen noticeably.

Also a special note for the loyal service of the ever- adaptable **Youth Group team**, who, on Sunday mornings, offer an enjoyable and stimulating programme of activities to a wide age-range of young people (*see the separate report*)

Committees

The PCC operates through a number of **Committees and Groups**, including several like the The Worship Advisory Group and Children's Ministry Group which are called upon from time to time to add to the ongoing discussion and plans drawn up by the Ministry Team.

(i) **Standing Committee** is the only Church committee required by law. It has power to transact the business of the PCC subject to any directions given by the Parochial Church Council and reports back regularly to the PCC

(ii) **Premises Committee** is responsible for the strategic oversight of the maintenance and development of the church and grounds and there is careful consideration given to the most effective ways to take forward Diocesan recommendations made in the Quinquennial inspection (next due in 2021).

(iii) **The St. Mary's Handbridge Centre Management Group** oversees Centre bookings and finances, care of the Centre building and co-ordination of paid and volunteer staff responsibilities. (*see the separate report for the Centre*)

(iv) **Communications and Publicity Committee** looks at our overall publicity and marketing strategy, including the Parish Website, the Parish Magazine and our presence on social media (*see reports for Publicity /Communication and the Magazine in Activities folder*)

(v) **Social Committee** aims to encourage a sense of " St. Mary's community" and, in recent years, varied and successful events have taken place. However, at the present time, the Committee is under review, hoping for new interest and vitality from the larger St. Mary's congregation "family" (*see separate report in Activities folder*)

St. Mary's Charitable Giving: Christian Aid : In 2019 the Lent Lunch held in the Parish Centre raised £455 with a record attendance exceeding 60. Then, in May the annual house collection in our parish raised over £2,500 and the October Cake Stall made over £117. Also, at Christmas, the Youth Group's Tree Card Appeal for Christian Aid raised an excellent £702 for their chosen education and aid projects.

At the Autumn Harvest Festival, many contributions were made to the **CWAC Foodbank**, and during the year there were collection box totals for **Adoption Matters** and **The Children's Society** which also received a total of £348 from collections at the Christmas Crib services. In November, For the annual **Chester Deanery Appeal** the church raised one of the largest collections of personal items for the support of women in HMP Styal.

Areas to highlight from 2019

(i). **The Vacancy** following the departure of Revd Canon Paul Dawson lasted from February to September. At Paul's last Sunday he re-emphasised his vision for St. Mary's: *to become an outward-looking church working towards greater community cohesion within the parish and to engage with younger families alongside the regular worshipping congregation.*

Bishop Keith supported St. Mary's through the Vacancy and attended the PCC Meeting in May to answer our questions and queries. The Churchwardens developed the Parish Profile, preparing the way for the new Incumbent, whilst also working closely with the Ministry team. Revd. Doctor Richard Whaite and his family came to the parish in September and Revd Ric's joyful Institution and Induction to St. Mary's took place on 30 Sept in the presence of the church's patron, the Duke of Westminster. The Rector was now starting to set out plans for his ministry at St. Mary's, referring to *the importance of welcome and outreach, the need to embrace difference and to be prepared to learn from others, offering support through kindness and focussed attention*

(ii) **Memorable Services and Worship** : in January, for Candlemas, Youth Group performed "The Presentation in the Temple", a sensitive and thought-provoking presentation. The same month saw the introduction of the 4th Sunday pattern to keep silence in the Eucharist during the Offertory :and on the same day monthly Choral Evensong now takes place.

All Age services took place on Mothering Sunday, Harvest Festival and Remembrance Sunday, and these were all well- attended and also supported by the uniformed organisations

During Lent the Palm Sunday Procession took place from the Centre and, the following Sunday (14 April), in church, there was a dramatic reading of the passion narrative with members of the congregation as presenters. Compline took place on Thursday evenings throughout Lent, led by clergy with members of the congregation talking on the theme of 'What gives me Hope.'

In Holy Week there was a programme of visits to churches in Chester Deanery, and Good Friday was marked by a Tenebrae Service in St. Mary's with the Handbridge URC. The ArchDeacon of Chester. Revd. Mike Gilbertson was our preacher on Easter Sunday.

Bishop Keith celebrated the Eucharist at St. Mary's annual commemorative Festival Service in June, which, in 2019, also marked the first anniversary of the opening of the Parish Centre.

Whilst services in **Advent and Christmas** proceeded as usual, several interesting changes were introduced successfully. There were two morning Crib Services for younger and older children, and, on the evening of Sunday 22 December the reflective "Longest Night of the Year" Service was well attended. Once again, the popular Christmas Lantern Procession took place from Overleigh School to St. Mary's,

supported by children and staff as well as parents and other family members. An Advent Service was held in the Scout Hut and a request to St. Mary's was made from Overleigh for a Christingle service. Key Stage Two pupils made beautiful Christingles and the service was very well received.

During the Autumn, Revd. Canon Trevor Dennis led another series of four discussion sessions at Church day through well-known biblical passages entitled "**The Bible in Troubled Times**". As usual the

..
occasion was both enlightening and entertaining, offering to us all a chance to enjoy the Bible whilst also addressing some of the burning issues of our own

(iii) **Community Outreach** : the new Centre is becoming known as a meeting place for all-comers and its regular use is broad-based and inclusive. (*Centre Report also circulated*) For the second year, the **Handbridge Community Christmas Lunch** event on 25 December at the Centre was much enjoyed by over 70 participants. PCC thanks must be extended to the well-established **St. Mary's Luncheon Club**, co-ordinated by Maureen Evans, which has settled back happily "on-site" with an open-door referral policy for both new members and volunteer helpers working together to provide an excellent quality, good value meal. In 2019 a special afternoon tea celebration took place for Club members as an alternative to an annual coach trip .

Activities for all age groups are taking place in the Centre, including the term-time weekly **Mother and Toddler Group** which is thriving and growing in numbers thanks, in part, to closer links being made with the Storytelling Service in Church as the regular service schedule is revised. Also the Group is supported by loyal volunteers from the Church community

St. Mary's grounds, including the Centre garden area, reflect our care and commitment to local outreach. In 2019 there have been several groups of **community volunteers** (the Vivo Group and The Hub) helping with general gardening maintenance as well as greater challenges such as digging out the new path in the Centre garden - working alongside St. Mary's regular volunteers.

Regular contact links, both in terms of Ministry and community outreach, between St. Mary's and the **local schools** in our parish are growing. Various exciting and inclusive ideas are being worked on for the coming years. During the Vacancy a group of students from **Overleigh St. Mary's** met the three applicants on interview day to quiz them about their motivation to come to our parish. Since June Overleigh Head Teacher, Ms. Emma Drew has been a regular contributor to the Parish Magazine, and in September members of the congregation were invited by Year 3 to "Tea and Biscuits" at school to talk to the students about "their special object", described by school as "an opportunity to emphasise to the children the Christian value of compassion towards people in the wider community".

(iv) **Social and Fundraising activities** : the annual Beale Drive organised by Veronica and Stuart Bull on behalf of the Social Committee was, once again a great success. Other fundraising in 2019 supported by the PCCj has included several successful and popular Plant Stalls run by Terry and Lesley Anglesea. The St. Mary's Summer Fair was revived successfully, thanks to Nicola and Richard Tompkins, and made nearly £2,000 for Centre funds. Then, once again, in November, community outreach was emphasised for the second St. Mary's Christmas Fair with thanks to the Fundraising Group (Alice Jones, Sue Fryer, Maureen Pickering and Mavis Sellers), The event was described as "a magnificent effort" which made in excess of £2,700.

2. Churchwardens' Report on the fabric, goods and ornaments (*with thanks to Helen Brophy and Ted Graham*) In 2019 we bade farewell to Paul Dawson when he and Fiona moved to Paul's new parish. Paul had been Rector for nearly 13 years and we offered heartfelt thanks for his ministry here, at the final Sunday service he led, and at a farewell gathering afterwards. We wished him and Fiona well in their new parish. There followed a vacancy for 7 months, during which the PCC worked hard to draw up our Parish Profile and to advertise for a new Rector, under the guidance of the Bishop of Birkenhead. We were delighted to appoint Richard Whaite to the post and he arrived here from Durham in the summer, with his Induction service taking place on 30th September. We warmly welcome Ric and his family to St Mary's. We are very grateful to our assistant priest and our retired clergy for all they did during the vacancy, keeping all church services running, together with baptisms, weddings and funerals, and

providing pastoral care within the parish.

We also thank the PCC, the Parish Administrator and the Verger for their support to the Churchwardens during the vacancy, and our thanks too, to everyone for their patient forbearance during this time.

Church Maintenance

The Premises Committee meet twice a year to monitor the maintenance of the church and grounds. During the year work has been carried out on the upper nave roof, the mosaic floor in the baptistry and a

redcoration of the vestry toilet.

The church is kept clean by a team of volunteers who meet each week to dust, polish and Hoover.

Church and Centre Grounds

The Church grounds are maintained by the Verger and a small band of committed volunteer helpers.

The grounds around the Parish Centre and car park are being gradually landscaped. Grass seed has been sown along the sides, hedging has been planted alongside the fence and hard standing has been put down at the rear of the Centre where the bins are stored.

A footpath has been set into one of the wide borders and there are plans to erect a pergola along the path, with climbing plants to be planted and other shrubs in the border alongside.

Work to clear garden waste and weeds from the area at the back of the car park, and to make it more level, started in 2020.

Volunteers

As well as our employed staff: parish administrator, verger and 2 hall cleaners, who work so tirelessly and cheerfully, there are volunteers for a whole range of tasks.

The vast majority of church activities are carried out by volunteers and we warmly thank all of you who contribute in so many different ways: to our weekly worship; to looking after the church building and grounds; to helping with the many administrative tasks; to helping to run the groups associated with the church.

As Churchwardens, we value the work and support of the sides people when services are being conducted. However, over the past year the number of sides people have declined and we need to address this situation.

Most of the work on the grounds around the Parish Centre has been undertaken by a small team of volunteers from the congregation. These volunteers also plant and maintain the border along the driveway leading to the car park, and the borders around the church.

We have also been helped by Vivo Care Choices Green Team. This is a group of volunteers from Vivo's learning disability day service, who help out with gardening and outdoor projects. They have helped with the landscaping around the Centre and with weeding borders.

Volunteers from Forfutures, at Hamilton House, helped us with laying the edging stones for the footpath.

We are fortunate to have many people who help to keep the church and parish community flourishing.

Our thanks, too, to those who voluntarily provide their professional expertise in a range of specialist areas, including finance, insurance, health and safety, technical matters, building issues.

As Churchwardens, we express our thanks to all those people who have helped us in so many different ways during the past year. Your help has always been forthcoming and freely given and we really are most grateful. Our task would be very much harder without you.

3. St. Mary's Handbridge Centre *(with thanks to Helen Brophy and Ted Graham, Churchwardens)*

The Centre has had a very successful and busy year catering for an extensive number of activities across the whole age range. It is meeting our vision of reaching out to the community. This is through activities that address social isolation, personal health issues and clubs that meet the interests of people in the local community. The Centre has become the hub of the community.

The leadership and monitoring of the Centre is through a Centre Management Group who meet every four weeks. The role of the Management Group is to review and monitor bookings, the income of the Centre, staffing management issues and the maintenance of the building. The income generated through bookings

for the Centre is covering the outgoings and the annual loan repayments.

Volunteers have been instrumental in making the Centre a welcoming and successful venue. We have recently been fortunate in gaining a "Reaching Communities" grant to employ up to three part-time people for four years to support the day to day running of the Centre. It is hoped that the new employees will start in the May of this year. Volunteers will still be needed to help at various times.

In their annual design awards, the Chester Civic Trust commended the Centre stating; ***'The Centre is a versatile modern space that serves the needs of the local community and is a very significant asset to Handbridge***

4. Health and Safety (with thanks to Alun Williams, Health & Safety Adviser)

Between 01.04.2019 and 03.04.2019, I carried out my Annual Health and Safety Inspection of the activities of St Mary's Parish Church and Community Centre. The two venues illustrate the wide range of Health and Safety issues addressed by the PCC.

For the Church itself, the PCC has had to cope with the challenges of maintaining an ageing Victorian building. These are ever-increasing; they are costly and many demand professional building skills. The two Church Wardens organise the contracting out of specialist services as well as co-ordinating the work done by fellow Church members. Current contracted-out works included high-level painting, stone repairs and replacement of the Bell Tower internal stairs.

The newly-built **St. Mary's Handbridge Centre** presents a greatly extended and expanded opportunity for the Church to interact much more widely in its community-facing activities. These modern facilities avoid many of the limitations faced in the previous Church Hall, and the PCC faces a new set of issues of increased control of Centre management.

Last-minute 'snagging' – the fine tuning of heating and lighting controls, and additional soundproofing will impact on the levels of comfort/ease of use rather than Health and Safety itself.

Modern fire precautions are built into the fabric of the building and include new capacity numbers for several of the rooms

These new limitations are included in the room booking arrangements and documentation. The PCC is keeping under review the staffing implications of all this new activity.

Management of resources

The PCC is kept aware of the financial implications of these H&S matters, and is supportive of the actions proposed by the two Church Wardens.

I support the actions being taken.

5. Safeguarding Report (with thanks to Pete Dove)

Our Parish upholds a clear Child Protection Policy and we follow the safeguarding guidelines for good practice as set out by the Diocese, which in turn is based on the Church of England's safeguarding policy.

A culture of informed vigilance, care for the rights of all and safer recruitment for both paid staff and volunteers remains at the heart of updated safeguarding arrangements for the vulnerable.

There have been significant changes over the last 12 months, with the opening the new church hall and the arrival of Rev. Whaite. We still maintain a good position and our current level of volunteers remains steady and consistent. We will continue to ensure that new volunteers are given the correct information required as they start their role within the church.

All the activity at our church has been so successfully completed thanks to the continuing support and understanding of everyone who is in a position of leadership in a variety of different areas of the church, and I would like to thank everyone for their continued diligence and hard work.

As ever, it is important for us as a Parish to ensure we have a robust system that provides a level of contact between all new workers at St Marys and the PCC. By providing this level of contact, we can ensure that the safe environment that we have worked so hard to achieve over the years can be maintained.

6. Deanery Synod (with thanks to John Parkin) There were 4 meetings of the Chester Deanery Synod in 2019: in May at St Lukes Huntingdon, in July at St Marks Saltney, in September at St Bartholomews

Great Barrow and in November at St Lukes Duddon. The new Rural Dean is the Reverend Hennie Johnston who took over from Revd. Canon Paul Dawson and is the vicar at St Marks Saltney. In the past twelve months we have had interesting talks from the Revd. Canon Jeremy Dussek (Chester Cathedral) on " What is the Cathedral for ?"; Dr Alan Downen on " The National Deaneries Network Conference"; The Revd Yvonne Yates (Chaplain at HMP. Styal Prison for Women) about her work in the prison, and Archdeacon Michael Gilbertson about " Setting Gods People Free" . In November, St Marys gave generously to the annual Deanery collection of relevant items in support of the women in Styal Prison. Thank you to all.

7 .Stewardship and Parish Giving *(with thanks to Helen Brophy)*

We continue to run our Planned Giving programme, in which parishioners make a considered decision about how much they can contribute towards sustaining our ministry in the parish.

This "giving" is then made either through placing their contribution into a weekly giving envelope which is placed in the offertory plate, or by setting up a standing order directly into the church bank account. Much of this giving is also gift aided ie the donor is a tax payer and has signed a gift aid declaration form, so the income tax that has been paid on their donation can be claimed back from HMRC. This increases the size of the donation by 25%.

There are a few people who donate via their employer's 'Give as You Earn' programme. Their giving is deducted at source from their pre tax salary and then paid direct to St Mary's, their chosen charity. Tax is then paid on their salary after deduction of their charitable giving.

The great majority of the church income comes from planned giving and the associated gift aid. At the end of 2019, there were 125 parishioners making planned giving. Nearly three quarters of these give by standing order. During 2019, 4 people became planned givers, but 10 people stopped their planned giving. Most of these have moved away from the parish, or have died.

The average weekly giving per person is £12.86. Within that weekly average figure, there is a very wide spread, ranging from average giving of £2.40 weekly to £74.13 weekly. We rely very heavily on 10 givers, who between them contribute nearly one third of the planned giving.

The number of planned givers has been falling steadily year by year. 9 years ago there were 174 planned givers. The 10 who left us in 2019 were between them giving an annual total of £9000. So unless the number of planned givers increases, or we increase our individual giving, the giving for this year will fall by £9000. Thank you to all who give to St Mary's. Without your giving, our ministry to our local community could not continue and our church building could not be maintained.

8. Financial Report for Year Ended 31 Dec. 2019 *(with thanks to John Parkin, Treasurer)*

Accounts Summary for St Mary Without the Walls. Total incoming resources for the year were £213,807 compared to £171,723 in 2018, an increase of £42,084. There was an overall surplus mainly due to an increase in lettings for the St. Marys Handbridge Centre. The cumulative balance on the General Fund was £67,224.

Income

(i) Overall Income from Planned Giving, Income Tax Recovered on Gift Aided Donations. Cash Collections at the regular services together with collections at Weddings and Funerals etc showed a small decrease of £1035 to £117,792. This compared with £118,827 in 2018. The decrease was due to people leaving the Parish and to Parishioners who had died during 2019.

(ii) The total for Other Voluntary Income was £24,132 showing an increase of £8,836 compared to 2018.

(iii) Income from Activities for Generating Funds increased by £34,288 as a full year of Centre lettings came on stream. This lettings' income increased by £46,295 but was offset by lower donations for the use

of the Church (£3076) and by lower fees for weddings and funerals (£8,775). [In 2019 from March onwards the payment of fees to the Chester Diocesan Board of Finance (CDBF) were made from the General Account. Previously the Rector administered the receipt and payment of fees via his Sanctuary Account.]

(iv) **Legacies** There were no legacies in 2019 compared with £2000 in 2018

Expenditure

Total Expenditure for the year on the General Fund was £181,984 compared to £165,680 in 2018 -- an increase of £16,304. Much of this increase related to the running costs of the new Centre for a complete year, compared to half a year for 2018 figures.

(i) The complexity of the new Centre led to increased **administration costs**, including the salary costs of 2 cleaners. Salary costs have been apportioned between Centre Administration and Church Administration.

(ii) In 2019 **total salaries** increased from £31762 in 2018 to £39727 -- an increase of £7,965.

(iii) **Fees paid to retired clergy and to the CDBF** £3289, showed a decrease of £1918 on the previous year. These figures reflect the absence of a paid full- time vicar for 6 months.

(iv) **The Parish Share** increased by £1762 to £72,258 in 2019.

Running Costs for the Church were £37,869 compared to £32,172 in the previous year, an increase of £5697. This increase was due mainly to increases in salary (Verger) and sundries.

Running Costs for the Centre were £24,785 compared to £16,661 in 2018 – an increase of £8124. This was due to an increase in utilities, salaries and insurance on an approximate pro-rata basis compared to 2018.

The Centre Management Team have worked hard on improving the control system for utilities in the Centre (gas and electricity) and this has resulted in lower costs compared to previously.

Lettings income for the Centre increased by a healthy £46,295 and this was sufficient to repay the loan (both capital and interest) to the **Methodist Chapel Aid Ltd** in 2 instalments in June and December (£9845 and £9809) .The loan is for £250,000 repayable over 20 years and the yearly
page seven principal repayment is £12,500. [The repayments of principal remain at the same value throughout the loan period with interest calculated on the reducing capital balance. This interest is paid at the same time as repayments of the principal. The interest rate is variable and at 31 December 2019 was 2.9%].

Summary of Income and Expenditure for the St. Mary's Handbridge Centre during 2019. Centre lettings were £65,729 during 2019. Running costs in total were £24,785. This left a surplus of £40,944 out of which there were 2 payments (in total £19,654) to the Methodist Chapel Aid Ltd for the annual repayment of the loan and interest. After taking these into consideration, the surplus for the Centre in 2019 was £21,290.

DP PCC Secretary 20.08.20

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2019



THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31st DECEMBER 2019

		2019			2019	2018			2018
Incoming Resources	Notes	General Fund	Restricted Funds	Designated Funds	Total Funds	General Fund	Restricted Funds	Designated Funds	Total Funds
		£	£	£	£	£	£	£	£
Incoming resources from donors	2	117,792			117,792	118,827			118,827
Other voluntary incoming resources	2	24,132			24,132	15,296			15,296
Activities for generating funds	2	71,524			71,524	37,236			37,236
Dividends and Interest		359			359	364			364
Donations, Grants, Events Income	4		2,180		2,180		206,064		206,064
Interest and tax reclaimed	4				0		6,077		6,077
Total Incoming resources		213,807	2,180	-	215,987	171,723	212,141	-	383,864
Resources Expended									
Grants	3	200			200	250			250
Directly Relating to the work of the Church	3	161,112			161,112	149,841			149,841
Support costs	3	1,517			1,517	528			528
Church management & administration	3	12,000			12,000	10,234			10,234
Interest on Loan		7,155			7,155	4,827			4,827
Expenditure from Restricted Funds	4		7,287		7,287		770,267		770,267
Expenditure from Designated Fund	5			767	767				-
Total resources expended		181,984	7,287	-	190,038	165,680	770,267	-	935,947
Net (outgoing)/Incoming resources for the year		31,823	(5,107)	(767)	25,949	6,043	(558,126)	-	(552,083)
Balances Brought forward at 1st January 2019 (2018)		35,401	11,629	3,350	50,380	24,843	569,755	7,865	602,463
Allocated for FCC Environment Levy		-		-		4,515		(4,515)	
Allocated to Rectory Maintenance Fund		-		-		-		-	
Balances Carried Forward at 31st December 2019 (2018)		67,224	6,522	2,583	76,329	35,401	11,629	3,350	50,380

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
BALANCE SHEET AS AT 31st DECEMBER 2019

		2019	2018
	Notes	£	£
Fixed Assets			
Church Centre	8	284,789	284,789
Current Assets			
Sundry Debtors	9	1,507	3,813
CCLA Deposit Account - General Fund	6	351	8,321
CCLA Deposit Account - St.Mary's Centre Building Fund	6	-	-
Cash at Bank and in hand	6	65,931	41,291
		<u>67,789</u>	<u>53,425</u>
Liabilities: Amounts falling due within One Year			
Sundry Creditors	10	38,749	37,834
Loan repayments	11	12,500	12,500
		<u>51,249</u>	<u>50,334</u>
Net Current Assets		16,540	3,091
Liabilities: Amounts falling due after One Year			
Loan repayments	11	225,000	237,500
Net Assets		<u>76,329</u>	<u>50,380</u>
		2019	2018
		£	£
Funds (Unrestricted)			
Designated Funds			
Rectory Maintenance Fund	5	2,583	3,350
FCC Environment Levy	5	-	-
General Fund	5	<u>67,224</u>	<u>35,401</u>
		69,807	38,751
Restricted Funds			
Quiet Corner Fund	4	1,044	1,043
Choir, Vestment, Altar Linen and Youth Activities	4	-	884
Vestments	4	229	229
St.Mary's Handbridge Centre Building Fund	4	-	-
Fixtures and fittings	5	<u>5,249</u>	<u>9,473</u>
		6,522	11,629
		<u>76,329</u>	<u>50,380</u>

Approved by the Parochial Church Council on 23rd March 2020

Chairman Rev Dr R P Whaite

Hon Treasurer J Parkin

**THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019**

1. Accounting Policies

The financial statements have been prepared in accordance with the Church Accounting Regulations 2006 together with applicable accounting standards and the Charities SORP.

The financial statements have been prepared under the historical cost convention. The financial statements include all transactions, assets and liabilities for which the PCC is responsible in law. They do not include the accounts of church groups that owe their main affiliation to another body nor those that are informal gatherings of church members.

Funds

General Fund and Designated Funds are available for application on any of the general purposes of the PCC. Restrictive Funds are only available for the purpose or purposes for which they were established.

Incoming Resources

Planned giving, collections and donations are recognised when received. Tax refunds are recognised when they are claimed. Grants and legacies to the PCC are accounted for when received. All other income is recognised when it is receivable. All incoming resources are accounted for gross.

Resources expended

Grants and donations are accounted for when paid over, or when awarded, if that creates a binding or constructive obligation on the PCC. The diocesan parish share is accounted for when due. All other expenditure is generally recognised when it is incurred and is accounted for gross.

Fixed Assets

Consecrated and Beneficed property is excluded from the accounts by S.96(2)(c) of the Charities Act 1993. No value is placed on movable church furnishings held by the Churchwardens on special trust for the PCC and which require a faculty for disposal since the PCC considers this to be inalienable property. All expenditure incurred during the year on consecrated or beneficed buildings and movable church furnishing, whether maintenance or improvement, is written off. Other land and buildings held on behalf of the PCC for its own purposes is valued at cost. No depreciation is charged against such properties but any expenditure on maintenance or improvement is written off as incurred.

Legacies

The policy of the PCC is to use legacies to help fund significant development projects in the parish, whether buildings, equipment or staff. As circumstances change over the years, it may not be possible to fulfil specific donor requests so church members are encouraged to leave legacies for the general purposes of the parish.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019

2. Incoming Resources

	Notes	2019 General Fund £	2018 General Fund £
Incoming resources from donors			
Planned Giving: Stewardship		82,410	88,141
Income Tax Recoverable on Gift Aid		26,756	21,406
Cash Collections		7,300	7,391
Collections Funerals Weddings etc.		1,326	1,889
		<u>117,792</u>	<u>118,827</u>
Other voluntary Incoming resources			
Grant		1,000	1,000
Donations - General		18,679	11,005
Donation - Legacy		-	2,000
Events		4,453	1,291
		<u>24,132</u>	<u>15,296</u>
Activities for generating funds			
Magazine		2,097	2,253
Church Centre lettings		65,729	19,434
Donations for use of Church		950	4,026
Fees		2,748	11,523
		<u>71,524</u>	<u>37,236</u>

3. Resources expended

	£	£
Grants		
Missionary and Charitable Giving:		
Missionary Societies	-	-
Relief and Development Agencies	-	-
Home Missions & Other Church Societies	200	250
	<u>200</u>	<u>250</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019

	Notes	2019 £	2018 £
Directly relating to the work of the church			
Parish Share		72,258	70,496
Clergy Expenses and Support costs		541	1,510
Rectory Costs		1,282	3,813
Assistant Clergy Costs		1,242	1,222
Church Running Expenses	3a	37,869	32,172
Church Maintenance		10,328	9,571
Curates Housing and Support costs		-	-
Assistant Clergy Fees		2,237	2,851
CDBF Fees		1,052	2,356
Insurance		7,679	7,345
Magazine Costs		1,773	1,682
Church Centre Running Costs	3b	24,785	16,661
Sunday School, Messy Church etc.		66	162
		<u>161,112</u>	<u>149,841</u>
<u>3a Church Running Expenses</u>			
Electricity		1,071	1,824
Gas		3,909	3,922
Organist		6,300	6,285
Water		183	94
Verge		18,879	16,305
Service Costs		2,440	2,014
Sundries		5,087	1,728
		<u>37,869</u>	<u>32,172</u>
<u>3b Church Centre Running Costs</u>			
Administration		7,844	6,315
Cleaning materials and refuse collection		658	1,300
Wages - re cleaning		5,538	2,901
Electricity		4,347	2,757
Gas		4,517	2,049
Water		503	597
Repairs		-	-
Insurance		1,378	742
		<u>24,785</u>	<u>16,661</u>
Support costs			
Event Costs		<u>1,517</u>	<u>528</u>
Church management and administration			
Parish Administration		7,464	6,241
Printing, Stationery and associated office costs		2,956	2,598
Bank Charges		952	841
Audit		628	554
		<u>12,000</u>	<u>10,234</u>

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019

4. Restricted Funds

		Opening Balance brought fwd	Income Donations Grants Events	Interest and Tax Reclaimed	Expenditure	Closing Balance carried fwd
	Note	£	£	£	£	£
St.Mary's Handbridge Centre Building Fund	1	-	-	-	-	-
Choir, Vestments, Altar Linen and Youth Activities	2	883	560	-	1,443	-
Vestments	3	229	-	-	-	229
Quiet Corner	4	1,043	-	-	-	1,043
Church Centre Fixtures and Fittings	5	9,474	1,620	-	5,844	5,250
		11,629	2,180	0	7,287	6,522

Note

1. Represents funds for the purpose of replacement of facilities lost from disposal of Parish Room including Church Hall Replacement.
2. Represents funds donated for the purpose of supporting the Choir, servers, provision of Altar linen and youth group activities.
3. Represents funds donated for the provision of clergy vestments.
4. Represents funds donated for the purpose of a Quiet Corner and associated activities.
5. Represents funds granted for the purpose of fitting out the Church Centre.

5. Other Funds

FCC Environment Levy Fund (Designated) £0

The offer of a Grant from WREN was withdrawn and the FCC Environment Levy was refunded.

Rectory Maintenance Fund (Designated) £2,583

Represents funds allocated by the PCC from its unrestricted funds for the maintenance of the Rectory.

General Fund £67,224

Represents the balance of PCC funds, excluding Restricted Funds and after provision for Designated Funds.

6. Funds on Current Accounts, Deposit Accounts and Cash

	Unrestricted	Restricted	Total
	£	£	£
NatWest - Current Account - General Fund	6,770	-	6,770
NatWest - Current Account - St.Mary's Handbridge Centre	37,700	6,523	44,223
Lloyds Bank - Current Account	14,908	-	14,908
Parish Office - Change Float	30	-	30
	59,408	6,523	65,931
CCLA Deposit Account - General Fund	351	-	351
CCLA Deposit Account - New Church Centre (closed)	-	-	-
	351	-	351

7. Staff Costs

	2019	2018
	£	£
Wages and salaries (including social security costs)	39,344	31,747
Pension costs	383	15
	39,727	31,762

During the year the PCC employed a Parish Administrator, Verger, and two part time cleaners, none of whom earned £60,000 per annum or more.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH
OF ST MARY-ON-THE HILL, CHESTER
KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER
NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER 2019

8. Fixed Assets

	<u>£</u>	<u>£</u>
Church Centre	284,789	284,789

The Church Centre was built for a total cost of approximately £1,600,000 mostly financed from restricted funds (Grants and Donations etc.). The Balance Sheet value represents the build cost net of grants and donations, financed internally by loans and the use of available unrestricted funds.

9. Debtors

	<u>£</u>	<u>£</u>
Debtors and prepayments	1,507	3,813

10. Liabilities: amounts falling due within one year

	<u>£</u>	<u>£</u>
Creditors, accruals and deferred income	38,749	37,834

Includes £30,753 due for the final contract payment for the Church Centre.

11. Principal Loan repayments due within One Year

	<u>£</u>	<u>£</u>
Loan repayments	12,500	12,500

Liabilities: Amounts falling due after One Year

	<u>£</u>	<u>£</u>
Loan repayments	225,000	237,500

A £250,000 loan has been provided by Methodist Chapel Aid Ltd in order to complete the building of the Church Centre. Repayable over twenty years at £12,500 p.a. together with interest. The interest rate is variable and at 31 December 2019 was 2.9%

INDEPENDENT EXAMINER'S REPORT

TO THE PAROCIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ST MARY-ON-THE-HILL, CHESTER KNOWN AS ST MARY WITHOUT-THE-WALLS PCC, CHESTER

I report on the accounts of the Parochial Church Council for the year ended 31st December 2019, which are set out on pages 1 to 7.

Respective responsibilities of trustees and examiner

As the members of the Parochial Church Council you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under Regulation 3(3) of the Church Accounting Regulations 1997 and Section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is required.

It is my responsibility to:

- examine the accounts under Section 145 of the Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under Section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statements below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect, the requirements:
 - (a) to keep accounting records in accordance with section 130 of the Charities Act; and
 - (b) to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Alastair J Jeffcott BA FCA
McLintocks (NW) Ltd
Chartered Accountants
2 Hilliards Court
Chester Business Park
CHESTER
CH4 9PX**

17th March 2020

of the Church (£3076) and by lower fees for weddings and funerals (£8,775). [In 2019 from March onwards the payment of fees to the Chester Diocesan Board of Finance (CDBF) were made from the General Account. Previously the Rector administered the receipt and payment of fees via his Sanctuary Account.]

(iv) **Legacies** There were no legacies in 2019 compared with £2000 in 2018

Expenditure

Total Expenditure for the year on the General Fund was £181,984 compared to £165,680 in 2018 – an increase of £16,304. Much of this increase related to the running costs of the new Centre for a complete year, compared to half a year for 2018 figures.

(i) The complexity of the new Centre led to increased **administration costs**, including the salary costs of 2 cleaners. Salary costs have been apportioned between Centre Administration and Church Administration.

(ii) In 2019 **total salaries** increased from £31762 in 2018 to £39727 – an increase of £7,965.

(iii) **Fees paid to retired clergy and to the CDBF** £3289, showed a decrease of £1918 on the previous year. These figures reflect the absence of a paid full- time vicar for 6 months.

(iv) **The Parish Share** increased by £1762 to £72,258 in 2019.

Running Costs for the Church were £37,869 compared to £32,172 in the previous year, an increase of £5697. This increase was due mainly to increases in salary (Verger) and sundries.

Running Costs for the Centre were £24,785 compared to £16,661 in 2018 – an increase of £8124. This was due to an increase in utilities, salaries and insurance on an approximate pro-rata basis compared to 2018.

The Centre Management Team have worked hard on improving the control system for utilities in the Centre (gas and electricity) and this has resulted in lower costs compared to previously.

Lettings income for the Centre increased by a healthy £46,295 and this was sufficient to repay the loan (both capital and interest) to the **Methodist Chapel Aid Ltd** in 2 instalments in June and December (£9845 and £9809) .The loan is for £250,000 repayable over 20 years and the yearly
page seven principal repayment is £12,500. [The repayments of principal remain at the same value throughout the loan period with interest calculated on the reducing capital balance. This interest is paid at the same time as repayments of the principal. The interest rate is variable and at 31 December 2019 was 2.9%].

Summary of Income and Expenditure for the St. Mary's Handbridge Centre during 2019. Centre lettings were £65,729 during 2019. Running costs in total were £24,785. This left a surplus of £40,944 out of which there were 2 payments (in total £19,654) to the Methodist Chapel Aid Ltd for the annual repayment of the loan and interest. After taking these into consideration, the surplus for the Centre in 2019 was £21,290.

DP PCC Secretary 20.08.20

Great Barrow and in November at St Lukes Duddon. The new Rural Dean is the Reverend Hennie Johnston who took over from Revd. Canon Paul Dawson and is the vicar at St Marks Saltney. In the past twelve months we have had interesting talks from the Revd. Canon Jeremy Dussek (Chester Cathedral) on " What is the Cathedral for ?"; Dr Alan Downen on " The National Deaneries Network Conference"; The Revd Yvonne Yates (Chaplain at HMP. Styal Prison for Women) about her work in the prison, and Archdeacon Michael Gilbertson about " Settling Gods People Free" . In November, St Marys gave generously to the annual Deanery collection of relevant items in support of the women in Styal Prison. Thank you to all.

7 .Stewardship and Parish Giving *(with thanks to Helen Brophy)*

We continue to run our Planned Giving programme, in which parishioners make a considered decision about how much they can contribute towards sustaining our ministry in the parish.

This "giving" is then made either through placing their contribution into a weekly giving envelope which is placed in the offertory plate, or by setting up a standing order directly into the church bank account. Much of this giving is also gift aided ie the donor is a tax payer and has signed a gift aid declaration form, so the income tax that has been paid on their donation can be claimed back from HMRC. This increases the size of the donation by 25%.

There are a few people who donate via their employer's 'Give as You Earn' programme. Their giving is deducted at source from their pre tax salary and then paid direct to St Mary's, their chosen charity. Tax is then paid on their salary after deduction of their charitable giving.

The great majority of the church income comes from planned giving and the associated gift aid. At the end of 2019, there were 125 parishioners making planned giving. Nearly three quarters of these give by standing order. During 2019, 4 people became planned givers, but 10 people stopped their planned giving. Most of these have moved away from the parish, or have died.

The average weekly giving per person is £12.86. Within that weekly average figure, there is a very wide spread, ranging from average giving of £2.40 weekly to £74.13 weekly. We rely very heavily on 10 givers, who between them contribute nearly one third of the planned giving.

The number of planned givers has been falling steadily year by year. 9 years ago there were 174 planned givers. The 10 who left us in 2019 were between them giving an annual total of £9000. So unless the number of planned givers increases, or we increase our individual giving, the giving for this year will fall by £9000. Thank you to all who give to St Mary's. Without your giving, our ministry to our local community could not continue and our church building could not be maintained.

8. Financial Report for Year Ended 31 Dec. 2019_ *(with thanks to John Parkin, Treasurer)*

Accounts Summary for St Mary Without the Walls. Total incoming resources for the year were £213,807 compared to £171,723 in 2018, an increase of £42,084. There was an overall surplus mainly due to an increase in lettings for the St. Marys Handbridge Centre. The cumulative balance on the General Fund was £67,224.

Income

(i) Overall Income from Planned Giving, Income Tax Recovered on Gift Aided Donations. Cash Collections at the regular services together with collections at Weddings and Funerals etc showed a small decrease of £1035 to £117,792. This compared with £118,827 in 2018. The decrease was due to people leaving the Parish and to Parishioners who had died during 2019.

(ii) The total for Other Voluntary Income was £24,132 showing an increase of £8,836 compared to 2018.

(iii) Income from Activities for Generating Funds increased by £34,288 as a full year of Centre lettings came on stream. This lettings' income increased by £46,295 but was offset by lower donations for the use